

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lynn K Grant
Debtor

Case No. 21-01848-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 01, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2021:

Recip ID	Recipient Name and Address
db	+ Lynn K Grant, 537 Diehl Road, Mechanicsburg, PA 17055-4015
5431767	+ belco community credit, 2 west main street, Camp Hill, PA 17011-6326
5431766	+ belco community credit, 403 north 2nd street, Harrisburg, PA 17101-1377
5431780	+ commercial acceptance, 2 west main street, Camp Hill, PA 17011-6326
5431783	+ ed financial, 120 north seven oaks drive, Knoxville, TN 37922-2359
5431784	jonestown Bank & Trust, po box 717, Jonestown, PA 17038-0717
5431790	members 1st fcu, po box 2109, Mechanicsburg, PA 17055-1719
5431807	+ united collection bureau inc., po box 1116, Maumee, OH 43537-8116

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Dec 01 2021 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5437351	EDI: ATLASACQU	Dec 01 2021 23:48:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
5431782	EDI: DISCOVER.COM	Dec 01 2021 23:48:00	discover financial services, po box 15316, Wilmington, DE 19850
5431776	EDI: JPMORGANCHASE	Dec 01 2021 23:48:00	chase, cardmember service, po box 1423, Charlotte, NC 28201-1423
5431785	EDI: JPMORGANCHASE	Dec 01 2021 23:48:00	JPMCB card services, po box 15369, Wilmington, DE 19850
5431789	Email/Text: camanagement@mtb.com	Dec 01 2021 18:48:00	M&T Bank, po box 900, Millsboro, DE 19966
5431794	Email/Text: bankruptcynotices@psecu.com	Dec 01 2021 18:48:00	Pennsylvania State Employees Credit, PO Box 67013, Harrisburg, PA 17106-7013
5432013	+ EDI: RMSC.COM	Dec 01 2021 23:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5431805	+ EDI: WTRRN BANK.COM	Dec 01 2021 23:48:00	TD Bank Target, po box 1470, Minneapolis, MN 55440-1470
5431770	EDI: CAPITALONE.COM	Dec 01 2021 23:48:00	capital one bank, po box 71083, Charlotte, NC 28272-1083
5431771	+ EDI: CAPITALONE.COM	Dec 01 2021 23:48:00	capital one bank usa, po box 31293, Salt Lake City, UT 84131-0293
5431773	EDI: RMSC.COM	Dec 01 2021 23:48:00	carecredit synchrony bank, p box 965033, Orlando, FL 32896-5033
5431774	+ Email/Text: jessicaehrlein@cpcrecovery.com	Dec 01 2021 18:48:00	central portfolio control inc., 10249 Yellow circle drive suite 200, minnetonka, MN 55343-9111

5431777	EDI: CITICORP.COM	Dec 01 2021 23:48:00	citi cards home depot, po box 790345, Saint Louis, MO 63179-0345
5431778	+ Email/Text: mediamanagers@clientservices.com	Dec 01 2021 18:48:00	client services inc., 3451 harry s. truman blvd, Saint Charles, MO 63301-9816
5431779	EDI: COMCASTCBLCENT	Dec 01 2021 23:48:00	comcast, po box 3002, Southeastern, PA 19398-3002
5431781	EDI: DISCOVER.COM	Dec 01 2021 23:48:00	discover bank, po box 6103, Carol Stream, IL 60197-6103
5431786	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 01 2021 18:48:00	kohls, po box 1456, Charlotte, NC 28201-1456
5431787	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 01 2021 18:48:00	kohls capital one, po box 3115, Milwaukee, WI 53201-3115
5431788	EDI: RMSC.COM	Dec 01 2021 23:48:00	lowes synchrony bank, po box 530914, Atlanta, GA 30353-0914
5431792	+ Email/Text: Mercury@ebn.phinsolutions.com	Dec 01 2021 18:48:00	mercury card services, po box 84064, Columbus, GA 31908-4064
5431791	Email/Text: Mercury@ebn.phinsolutions.com	Dec 01 2021 18:48:00	mercury card services, po box 70168, Philadelphia, PA 19176-0168
5431793	Email/Text: bankruptcynotices@psecu.com	Dec 01 2021 18:48:00	pennsylvania state emmployees credit, po box 67013, Harrisburg, PA 17106-7013
5431795	+ Email/Text: bankruptcynotices@psecu.com	Dec 01 2021 18:48:00	pennsylvania state employees credit, 1500 elmerton avenue, Harrisburg, PA 17110-2990
5431796	Email/Text: bankruptcynotices@psecu.com	Dec 01 2021 18:48:00	pennsylvania state employees credit, 1 credit union place, Harrisburg, PA 17110-2912
5431797	EDI: SWCR.COM	Dec 01 2021 23:48:00	soutwet credit systems, 4120 international parkway, suite 1100, Carrollton, TX 75007-1958
5431798	+ EDI: RMSC.COM	Dec 01 2021 23:48:00	synch care credit, po box 965036, Orlando, FL 32896-5036
5431799	+ EDI: RMSC.COM	Dec 01 2021 23:48:00	synch lowes, po box 965005, Orlando, FL 32896-5005
5431800	EDI: RMSC.COM	Dec 01 2021 23:48:00	synchrony bank, po box 965003, Orlando, FL 32896-5033
5431801	EDI: RMSC.COM	Dec 01 2021 23:48:00	synchrony bank, jpo box 965004, Orlando, FL 32896-5004
5431802	EDI: RMSC.COM	Dec 01 2021 23:48:00	synchrony bank amazon, po box 960013, Orlando, FL 32896-0013
5431803	EDI: RMSC.COM	Dec 01 2021 23:48:00	synchrony bank amazon, po box 965015, Orlando, FL 32896-5015
5431804	EDI: WTRRN BANK.COM	Dec 01 2021 23:48:00	target card services, po box 660170, Dallas, TX 75266-0170
5431806	+ EDI: CITICORP.COM	Dec 01 2021 23:48:00	the home depot, 5800 south corporate place, Sioux Falls, SD 57108-5027

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5431768	*+	belco community credit, 403 north 2nd st., Harrisburg, PA 17101-1377

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Page 3 of 3
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5431769	*+	belco community credit, 403 north 2nd street, Harrisburg, PA 17101-1377
5431772	*+	capital one bank usa, po box 31293, Salt Lake City, UT 84131-0293
5431775	*+	central portfolio control inc., 10249 Yellow circle drive suite 200, minnetonka, MN 55343-9111
5431808	*+	united collection bureau inc., po box 1116, Maumee, OH 43537-8116

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2021 at the address(es) listed below:

Name	Email Address
Gregory S Hazlett	on behalf of Debtor 1 Lynn K Grant adlitem@pa.net
Leon P. Haller (Trustee)	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Lynn K Grant

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4541

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

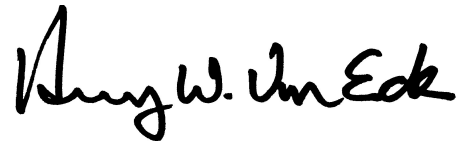
Case number: 1:21-bk-01848-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lynn K Grant

12/1/21**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.